FIRSTRANK PLIERTO RICO

Disbursement Date Disb	FIRSTBANK PUERTO RICO						
Secretary Secretary Secretary Secreta						Number of Insured Depository Institutions	
Seate Sea	Selected balance and off-balance sheet items					%chg from prev	
See	Assets	Ţ		Ţ		0.6%	
Substitution Sub						34.4%	
Subsect Subs			\$3,261		\$3,225	-1.1%	
Section Sec	Closed-end 1-4 family residential		\$19		\$17	-11.5%	
Section	Home equity		\$277		\$281	1.2%	
Second Commercial Annabasinal Second Commercial Control & Second Commercial Control & Second Commercial Control & Second	Credit card		\$337		\$317	-6.2%	
St.250 St.125 St.477 St. 250 St.477 St. 250 St.477 St. 250 St.477 St.477 St.277 St.255 St.477 St.255 St.277 St.255 St.257 St.255 St.277 St.255 St.257 St.255	Other consumer		\$673		\$724	7.7%	
Montage commitments	Commercial & Industrial		\$2,293		\$2,374	3.5%	
Securities (SE and private issue) Securities (SE and private issue) Securities (SE and private issue) Securities	Commercial real estate		\$1,260		\$1,125	-10.7%	
Securities (SE and private issue) Securities (SE and private issue) Securities (SE and private issue) Securities							
Mortgage-backed securities (GSE and private issue)	Unused commitments		\$1,621			-8.9%	
Social Equation Special Specia			\$1,277			5.8%	
Syron Syr			\$0				
September Sept	Asset-backed securities		\$764			-10.1%	
Residential mortgage originations Consect-end mortgage originations So So			\$710		\$293		
So	Cash & balances due		\$58		\$127	119.5%	
So	Portford and an activities						
Second HELCC conjuncted for sale (quarter) Second Colored end mortagoge antipactions sold (quarter) Second Colored End Colo			***		ćo		
Closed end mortgage originations sold (quarter) S0 S0						153.6%	
Since Sin						155.070	
Liabilities						-2.5%	
Deposits		I	7-0/200		+5,552		
Total other borrowings	Liabilities		\$9,056		\$8,872	-2.0%	
Filt Badvances \$2,029 \$1,946 -4	Deposits				\$974	-4.5%	
Equity Equity a to the provision of the	Total other borrowings		\$715		\$670	-6.3%	
Equity capital at quarter end \$ 50	FHLB advances		\$2,029		\$1,946	-4.1%	
Equity capital at quarter end \$ 50							
Stock sales and transactions with parent holding company (cumulative through calendar year) So So							
Performance Ratios Tier 1 leverage ratio 20.8% 19.5% 20.8% 20.9% 2							
Tier 1 leverage ratio 20.8% 19.5% Tier 1 risk based capital ratio 22.1% 20.8% Total risk based capital ratio 5.2% 5.3% Return on equity¹ 0.9% 0.9% Return on equity¹ 0.9% 0.9% Return on sests¹ 4.4% 4.4% Net interest margin¹ 34.4% 28.3% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 107.7% 73.0% Loss provision to net charge-offs (qtr) 1.1% 1.4% Net charge-offs to average loans and leases¹ 31.6% 19.3% I average offs to average loans and leases¹ 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6% Commercial & Industrial 1.15% 1.2% 0.0% 0.2% Commercial & Industrial 1.15% 1.2% 0.0% 0.2% Commercial & Industrial 0.0% 0.6% Commercial & Industrial 0.0% 0.2% Commercial & Industrial 0.0% 0.0%	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		\$0	NA NA	
Tier 1 leverage ratio 20.8% 19.5% Tier 1 risk based capital ratio 22.1% 20.8% Total risk based capital ratio 5.2% 5.3% Return on equity¹ 0.9% 0.9% Return on equity¹ 0.9% 0.9% Return on sests¹ 4.4% 4.4% Net interest margin¹ 34.4% 28.3% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 107.7% 73.0% Loss provision to net charge-offs (qtr) 1.1% 1.4% Net charge-offs to average loans and leases¹ 31.6% 19.3% I average offs to average loans and leases¹ 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6% Commercial & Industrial 1.15% 1.2% 0.0% 0.2% Commercial & Industrial 1.15% 1.2% 0.0% 0.2% Commercial & Industrial 0.0% 0.6% Commercial & Industrial 0.0% 0.2% Commercial & Industrial 0.0% 0.0%	Porfession Paties						
Tier 1 risk based capital ratio 22.1% 20.8% Total risk based capital ratio 5.2% 5.3% Return on equity¹ 0.9% 0.9% Return on assets¹ 4.4% Net interest margin¹ 34.4% 28.3% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} 107.7% 73.0% Loss provision to net charge-offs (qtr) Net charge-offs to average loans and leases¹ 1.1% 1.1% 1.4% Net charge-offs to average loans and leases¹ 31.6% 19.3% 1 Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Construction & development 9.7% 8.6% 0.2% 0.2% Construction & development 9.7% 8.6% 0.2% 0.2% Construction & development 11.5% 12.9% 0.11% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%			20.8%		10.5%		
Total risk based capital ratio 5.2% 5.3% Return on equity¹ 0.9% 0.9% Return on assets¹ 4.4% 4.4% Net interest margin¹ 34.4% 28.3% Coverage ratio {[ALLL+Alloc transfer risk]/Noncurrent loans}} 107.7% 73.0% Loss provision to net charge-offs (qtr) 1.1% 1.4% Net charge-offs to average loans and leases¹ 31.6% 19.3% **Quarterly, annualized.** Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%	-						
Return on equity¹ 0.9% 0.9% Return on assets¹ 4.4% 4.4% Net interest margin¹ 34.4% 28.3% Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 107.7% 73.0% Loss provision to net charge-offs (qtr) 1.1% 1.4% Net charge-offs to average loans and leases¹ 31.6% 19.3% ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2016 2017 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%							
Return on assets A.4% A.							
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)} 107.7% 73.0%	Return on assets ¹						
Loss provision to net charge-offs (qtr) 1.1% 1.4% Net charge-offs to average loans and leases¹ 31.6% 19.3% Quarterly, annualized. Noncurret Loans Gross Chree-Offs Asset Quality (% of Total Loan Type) 2016 2017 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%	Net interest margin ¹				28.3%		
Net charge-offs to average loans and leases¹ 31.6% 19.3% **Quarterly, annualized. Noncurret Loans Gross Charge-Offs Asset Quality (% of Total Loan Type) 2016 2017 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & industrial 8.3% 9.9% 0.3% 0.6%	Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}		107.7%		73.0%		
Noncurrent Loans Gross Charge-Offs	Loss provision to net charge-offs (qtr)				1.4%		
Noncurrent Loans Gross Charge-Offs	Net charge-offs to average loans and leases ¹		31.6%		19.3%		
Asset Quality (% of Total Loan Type) 2016 2017 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%	¹ Quarterly, annualized.						
Asset Quality (% of Total Loan Type) 2016 2017 2016 2017 Construction & development 9.7% 8.6% 0.2% 0.2% Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%		Noncurre	Noncurrent Loans		narge-Offs		
Closed-end 1-4 family residential 11.5% 12.9% 0.1% 0.3% Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%	Asset Quality (% of Total Loan Type)	2016	2017	2016	2017		
Home equity 1.4% 1.4% 1.1% 1.2% Credit card 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%	Construction & development	9.7%	8.6%	0.2%	0.2%		
Credit cord 0.5% 1.0% 0.6% 1.3% Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%	Closed-end 1-4 family residential	11.5%	12.9%	0.1%	0.3%	-	
Other consumer 3.7% 11.6% 0.0% 0.2% Commercial & Industrial 8.3% 9.9% 0.3% 0.6%	Home equity	1.4%		1.1%	1.2%		
Commercial & Industrial 8.3% 9.9% 0.3% 0.6%							
Commercial real estate 7.3% 7.8% 0.3% 0.4%							
Total loans 3.0% 1.1% 0.0%				0.3%			